

FITZGERALD & ASSOCIATES PC
649 NEWARK AVE
JERSEY CITY, NJ 07306

Re: JEANEL N ROMAN
28 TAPPAN AVENUE
BELLEVILLE, NJ 07109

Atty: FITZGERALD & ASSOCIATES PC
649 NEWARK AVE
JERSEY CITY, NJ 07306

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024
Chapter 13 Case # 22-14013**

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$17,460.00

RECEIPTS AS OF 01/01/2024

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
06/20/2022	\$485.00	8537822000	07/11/2022	\$485.00	8579831000
09/01/2022	\$485.00	8681664000	09/27/2022	\$485.00	8730510000
10/24/2022	\$485.00	8782066000	11/21/2022	\$485.00	8836964000
12/27/2022	\$485.00	8900283000	02/01/2023	\$485.00	8971690000
02/13/2023	\$485.00	8995913000	03/08/2023	\$485.00	9043248000
04/17/2023	\$485.00	9115756000	05/22/2023	\$485.00	9178695000
07/10/2023	\$485.00	9265571000	07/31/2023	\$485.00	9300819000
09/05/2023	\$485.00	9362483000	09/25/2023	\$485.00	9396611000
10/30/2023	\$485.00	9453454000	12/04/2023	\$485.00	9514424000
Total Receipts: \$8,730.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$8,730.00					

LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AIDVANTAGE	06/12/2023	\$103.60	911,575	07/17/2023	\$106.38	913,087
	08/14/2023	\$106.38	914,603	09/18/2023	\$106.38	916,104
	10/16/2023	\$106.38	917,600	11/13/2023	\$106.38	919,028
	12/11/2023	\$104.70	920,450			
AMERICAN EXPRESS NATIONAL BANK	06/12/2023	\$43.46	911,592	07/17/2023	\$44.64	913,105
	08/14/2023	\$44.63	914,621	09/18/2023	\$44.63	916,122
	10/16/2023	\$44.62	917,615	11/13/2023	\$44.63	919,045
	12/11/2023	\$43.93	920,467			
CAPITAL ONE BANK (USA) NA	06/12/2023	\$68.38	911,659	07/17/2023	\$70.21	913,180
	08/14/2023	\$70.22	914,698	09/18/2023	\$70.22	916,194
	10/16/2023	\$70.22	917,676	11/13/2023	\$70.22	919,114
	12/11/2023	\$69.04	920,532			

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
CAVALRY SPV I LLC	07/17/2023	\$9.54	913,198	09/18/2023	\$9.67	916,210
	11/13/2023	\$9.67	919,135			
DEPARTMENT STORES NATIONAL BANK	06/12/2023	\$15.06	911,757	07/17/2023	\$15.46	913,278
	08/14/2023	\$15.46	914,796	09/18/2023	\$15.46	916,292
	10/16/2023	\$15.47	917,769	11/13/2023	\$15.46	919,216
	12/11/2023	\$15.23	920,632			
DISCOVER BANK DISCOVER PRODUCTS INC.	06/12/2023	\$78.66	911,768	07/17/2023	\$80.77	913,288
	08/14/2023	\$80.77	914,806	09/18/2023	\$80.77	916,301
	10/16/2023	\$80.78	917,778	11/13/2023	\$80.77	919,225
	12/11/2023	\$79.42	920,640			
ECMC	06/12/2023	\$6.69	911,785	07/17/2023	\$6.86	913,307
	08/14/2023	\$6.87	914,824	09/18/2023	\$6.87	916,319
	10/16/2023	\$6.86	917,796	11/13/2023	\$6.87	919,243
	12/11/2023	\$6.75	920,655			
JEFFERSON CAPITAL SYSTEMS LLC	06/12/2023	\$18.60	8,003,528	07/17/2023	\$19.09	8,003,583
	08/14/2023	\$19.10	8,003,640	09/18/2023	\$19.10	8,003,693
	10/16/2023	\$19.09	8,003,752	11/13/2023	\$19.10	8,003,809
	12/11/2023	\$18.80	8,003,863			
MIDLAND CREDIT MANAGEMENT INC	06/12/2023	\$17.50	911,355	06/12/2023	\$13.07	911,355
	07/17/2023	\$17.96	912,872	07/17/2023	\$13.43	912,872
	08/14/2023	\$17.96	914,392	08/14/2023	\$13.42	914,392
	09/18/2023	\$17.96	915,886	09/18/2023	\$13.42	915,886
	10/16/2023	\$17.97	917,387	10/16/2023	\$13.43	917,387
	11/13/2023	\$17.96	918,813	11/13/2023	\$13.42	918,813
	12/11/2023	\$17.69	920,236	12/11/2023	\$13.22	920,236
NISSAN-INFINITI LT	04/17/2023	\$775.16	909,008	06/12/2023	\$14.84	912,066
PNC BANK NA	04/17/2023	\$96.84	908,391	06/12/2023	\$1.85	911,473
PNC BANK NATIONAL ASSOCIATION	06/12/2023	\$63.51	912,128	07/17/2023	\$65.21	913,641
	08/14/2023	\$65.21	915,147	09/18/2023	\$65.21	916,652
	10/16/2023	\$65.21	918,121	11/13/2023	\$65.21	919,563
	12/11/2023	\$64.18	920,960			
QUANTUM3 GROUP LLC	06/12/2023	\$5.74	8,003,537	07/17/2023	\$5.90	8,003,594
	08/14/2023	\$5.89	8,003,649	09/18/2023	\$5.89	8,003,703
	10/16/2023	\$5.90	8,003,772	11/13/2023	\$5.89	8,003,817
	12/11/2023	\$5.81	8,003,869			
SYNCHRONY BANK	07/17/2023	\$5.39	913,935	09/18/2023	\$5.46	916,945
	11/13/2023	\$5.45	919,821			

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			528.68	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	3,750.00	100.00%	3,750.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0002	AFFIRM INC	UNSECURED	0.00	*	0.00	
0004	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	7,204.78	*	310.54	
0005	CAPITAL ONE BANK (USA) NA	UNSECURED	11,335.22	*	488.51	
0006	CITIBANK NA	UNSECURED	0.00	*	0.00	
0007	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	2,900.14	*	125.00	
0008	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	2,167.25	*	93.41	
0011	DEPT OF ED/AIDVANTAGE	UNSECURED	0.00	*	0.00	
0012	DISCOVER BANK DISCOVER PRODUCTS	UNSECURED	13,039.26	*	561.94	
0014	CAVALRY SPV I LLC	UNSECURED	780.45	*	28.88	
0015	LA FITNESS PERSONAL TRAINER	UNSECURED	0.00	*	0.00	
0017	DEPARTMENT STORES NATIONAL BANK	UNSECURED	2,496.34	*	107.60	
0019	MISSION LANE LLC	UNSECURED	0.00	*	0.00	
0021	NAVIENT	UNSECURED	0.00	*	0.00	
0023	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	3,083.00	*	132.88	
0024	PNC BANK NA	MORTGAGE ARRI	98.69	100.00%	98.69	
0025	PNC BANK NATIONAL ASSOCIATION	UNSECURED	10,527.43	*	453.74	
0028	SYNCHRONY BANK	UNSECURED	440.60	*	16.30	
0029	QUANTUM3 GROUP LLC	UNSECURED	951.52	*	41.02	
0030	TANNER HOSPITAL	UNSECURED	0.00	*	0.00	
0031	TD BANK USA/TARGETCRED	UNSECURED	0.00	*	0.00	
0034	AT&T DIGITAL LIFE HOME SECURITY	UNSECURED	0.00	*	0.00	
0035	DEPT OF ED/AIDVANTAGE	UNSECURED	0.00	*	0.00	
0036	DEPT OF ED/AIDVANTAGE	UNSECURED	0.00	*	0.00	
0037	AIDVANTAGE	UNSECURED	17,173.40	*	740.20	
0038	NAVIENT	UNSECURED	0.00	*	0.00	
0039	NAVIENT	UNSECURED	0.00	*	0.00	
0040	NISSAN-INFINITI LT	VEHICLE SECURE	790.00	100.00%	790.00	
0041	ECMC	UNSECURED	1,108.28	*	47.77	
0042	BELLEVILLE BOARD OF EDUCATION FOC	UNSECURED	0.00	*	0.00	
0043	ESSEX COUNTY DIVISION OF FAMILY AS	UNSECURED	0.00	*	0.00	
0044	NORTH BERGEN MUNICIPAL COURT	UNSECURED	0.00	*	0.00	

Total Paid: \$8,315.16

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$8,730.00 - Paid to Claims: \$4,036.48 - Admin Costs Paid: \$4,278.68 = Funds on Hand: \$899.84

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.